

What is claimed is:

1. A method for facilitating transaction processing over a communications network

utilizing a visually perceptible screen display, said method comprising:

providing a communications network, said network having a user operable terminal for connecting with and sending and receiving communications at a remote location relative to a provider of transactions and a gateway service platform for processing and transmitting communications to and from the user operable terminal and to and from at least one computer associated with the provider of the transaction;

providing a screen display, on said user operable terminal, of informational menus which provide access through connection indicia on said screen display to a variety of information, goods, and services offered by participating providers of transactions, said connection indicia providing a variety of choices, said buttons being changeable in accordance with different informational menus from said providers of transactions;

communicating to the service platform the user's input corresponding to the user's selection from said variety of information, goods, and services represented by said connection indicia on said screen display;

displaying on the screen display data concerning the information, goods, or services received from the computer through the service platform in response to the user's selection from the variety of choices represented by said connection indicia, said data having been received from the services platform by the terminal;

providing an option, on a screen display of informational menus, selectable by the user to communicate by voice or TDD through the service platform to a representative of the

22 provider of transactions with regard to the user selected information, goods, or services;

23 enabling the user to communicate with the representative of the provider of  
24 transactions by voice or TDD transmission upon the user's selection of said option through a  
25 direct communication line between the user and the provider; and

26 terminating the menu display on the terminal screen when the direct connection  
27 between the user and the provider is initiated.

1 2. A method of accessing an account, conducting a transaction, obtaining a service or  
2 obtaining information with a user interface for a communications network, said  
3 communications network including a user operable terminal for connecting with and sending  
4 and receiving communications at a remote location relative to a provider of the account,  
5 transaction, service or information and a gateway service platform for processing and  
6 transmitting communications to and from the user operable terminal and to and from at least  
7 one computer associated with the provider of the account, transaction, service or information,  
8 said method comprising:

9 providing, on said user operable terminal, a screen display of connection indicia that  
10 are different in accordance with differing modes of operation of the terminal;

11 providing instructional prompts on the screen display enabling the user to operate the  
12 terminal;

13 providing, in an internally programmed processing unit in the terminal, a multiplicity  
14 of preprogrammed choices represented by a plurality of connection indicia each having a  
15 different display characteristic with respect to the account, transaction, service or  
16 information, said multiplicity of preprogrammed choices being perceptible on the screen

display to the user;

registering in the terminal the user's input corresponding to the user's selection from the multiplicity of preprogrammed choices displayed on the screen display;

communicating to the service platform the user's selection registered as the user's input from the multiplicity of preprogrammed choices;

displaying, on the screen display, data concerning the account, transaction, service or information received from the computer through the service platform in response to the user's selection from the multiplicity of preprogrammed choices, said data having been received from the services platform by the terminal;

simultaneously displaying on the screen display the multiplicity of preprogrammed choices and an option selectable by the user to communicate by voice or TDD through the service platform to a representative of the provider with regard to the user selected account, transaction, service or information;

maintaining in the processing unit of the terminal a record of connection address indicia uniquely associated with a representative of the provider of each account, transaction, service or information displayed that is associated with a voice or TDD option;

interconnecting the user terminal with the provider at the address associated with the provider in response to user selection of said option to communicate by voice or TDD; and

enabling the user to communicate with the representative of the provider by voice or TDD transmission upon the user's selection of said option through a direct communication line between the user and the provider; and

terminating the menu display on the terminal screen when the direct connection between the user and the provider is initiated.

1 3. The method of claim 1, wherein the step of providing a screen display of  
2 informational menus includes providing means for enabling the user to:  
3 enter at least one of the group consisting of a user identification number, a secret code  
4 and a service password;  
5 instruct a financial institution to initiate settlement of debits and credits with respect  
6 to charges incurred or funds acquired by the user as a result of a transaction with the  
7 provider;  
8 request a confirmation number following successful completion of the transaction  
9 with the provider; and *retransmit*  
10 repeat the transaction in the event of interruption or error in the data transmissions or  
11 error in the transaction.

1 4. The method of claim 2, wherein the step of providing a multiplicity of choices  
2 includes providing means for enabling the user to:  
3 enter at least one of the group consisting of a user identification number, a secret code  
4 and a service password;  
5 instruct a financial institution to initiate settlement of debits and credits with respect  
6 to charges incurred or funds acquired by the user as a result of a transaction with the  
7 provider;  
8 request a confirmation number following successful completion of the transaction  
9 with the provider; and  
10 repeat the transaction in the event of interruption or error in the data transmissions or

[illegible]